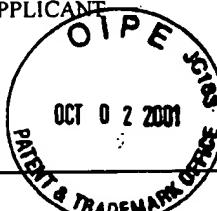


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		APPLICANT Hogan et al	
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D-A	4,277,837	07/07/1981	Stuckert	364	900	02/11/1980
	4,319,336	03/09/1982	Anderson et al.	364	900	02/02/1979
	4,460,960	07/17/1984	Anderson et al.	364	200	10/14/1981
	5,025,373	06/18/1991	Keyser, Jr. et al.	364	408	06/30/1988
	5,220,501	06/15/1993	Lawlor et al.	364	408	12/08/1989
	5,231,571	07/21/1993	D'Agostino	364	408	08/14/1990
	5,283,829	02/01/1994	Anderson	380	24	10/01/1992
	5,287,270	02/15/1994	Hardy et al.	364	408	12/02/1992
	5,325,290	06/28/1994	Cuffman et al.	364	401	10/25/1991
	5,326,959	07/05/1994	Perazza	235	379	08/04/1992
	5,336,870	08/09/1994	Hughes et al.	235	379	05/26/1992
	5,341,429	08/23/1994	Stringer et al.	380	23	12/04/1992
	5,347,632	09/13/1994	Filepp et al.	395	200	07/28/1989
	5,383,113	01/17/1995	Kight et al.	364	401	07/25/1991
	5,420,405	05/30/1995	Chasek	235	379	02/26/1993
	5,465,206	10/07/1995	Hilt et al.	364	406	11/01/1993
	5,483,445	01/09/1996	Pickering	364	406	10/21/1993
	5,594,910	01/14/1997	Filepp et al.	395	800	11/26/1993
	5,655,089	08/05/1997	Bucci	395	240	04/10/1992
	5,699,528	12/16/1997	Hogan	395	240	10/31/1995
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						Yes	No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	<i>A. Cipolla</i>	DATE CONSIDERED	<i>3/26/07</i>

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	5,325,290	06/28/1994	Cauffman et al.	364	401	10/25/1991
	5,383,113	01/17/1995	Kight et al.	364	401	07/25/1991
	5,465,206	10/07/1995	Hilt et al.	364	406	10/01/1993
	5,483,445	01/09/1996	Pickering	364	406	10/21/1993
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	5,930,759	7/27/1999	Moore et al.	705	2	7/1999
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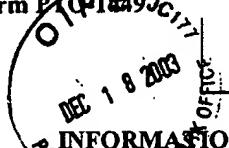
OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

D-A	Dialog File 6, 05424287, Shira Levine, Billing with an Attitude, America's Network, p.78

EXAMINER	<i>A. J. H.</i>	DATE CONSIDERED	<i>3/26/07</i>
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Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
O-A	AA 2002/0069163	6-6-02	Gilbert			
	AB 2002/0065772	5-30-02	Saliba, et al.			
	AC 6,374,229	4-16-02	Lowrey, et al.			
	AD 2002/0029248	3-7-02	Cook, et al.			
	AE 2002/0023055	2-21-02	Antognini, et al.			JAN 09 2004
	AF 2002/0019808	2-14-02	Sharma			
	AG 2002/0002536	1-3-02	Braco			
	AH 2001/0037295	11-1-01	Olsen			
	AI 2001/0032181	10-18-01	Jakstadt, et al.			
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	AK 6,128,603	10-3-00	Dent, et al.			
O-J	AL 6,289,322	9-11-01	Kitchen, et al.			

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GROUP 3600**FOREIGN PATENT DOCUMENTS**

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						Yes	No
AM							
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AU	Open Financial Exchange Bill Presentment, June 12, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp., pgs. 312-356
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AZ	

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Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-81 1158.41333X00	SERIAL NO. 09/867,589
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AM	6,044,362	3-28-00	Neely			
AB	6,055,567	4-25-00	Ganesan, et al.			
AC	5,978,780	11-2-99	Watson			
AD	5,963,925	10-5-99	Kolling, et al.			
AE	6,070,150	5-30-00	Remington, et al.			
AF	5,649,117	7-15-97	Landry			
AG	6,035,285	3-7-00	Schlect, et al.			
AH	5,473,143	12-5-95	Vak, et al.			
AI	6,304,857	10-16-01	Heindel, et al.			
AJ	2002/0069168	6-6-02	Lee, et al.			
AK	5,815,665	9-29-98	Teper, et al.			
AL	5,007,084	4-9-91	Materna, et al.			

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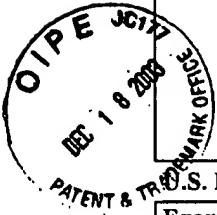
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DP	AA 5,943,656	8-24-99	Crooks, et al.			
	AB 6,173,272	1-9-01	Thomas, et al.			
	AC 6,292,789	9-18-01	Schutzer			
	AD 5,684,965	11-4-97	Pickering			
	AE 6,078,907	6-20-00	Lamm			
DP	AF 6,188,994	2-13-01	Egendorf			
	AG					
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Al S. L. *7/26/01*